

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:  
MARCOS A GONZALEZ  
Debtor(s)

Case No. 18-16321-AMC

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2018.
- 2) The plan was confirmed on 05/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/15/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$24,185.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,575.00
Less amount refunded to debtor	\$675.00

<b>NET RECEIPTS:</b>	<b>\$39,900.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,210.11
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$3,210.11</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAINE & WEINER	Unsecured	268.00	NA	NA	0.00	0.00
CCS	Unsecured	30.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	3,500.00	3,754.91	3,754.91	3,754.91	0.00
CITY OF PHILA	Secured	NA	213.31	213.31	213.31	0.00
CONVERGENT OUTSOURCING, INC	Unsecured	1,454.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	446.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	481.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	NA	481.16	481.16	179.79	0.00
FIRST PREMIER BANK	Unsecured	669.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,200.00	1,263.44	1,205.46	1,205.46	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	57.98	21.67	0.00
JEANES HOSPITAL	Unsecured	3,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	2,344.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC,	Secured	107,499.84	107,817.59	12,097.74	12,097.74	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	14.25	5.32	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	225.00	304.23	289.98	289.98	0.00
PGW	Unsecured	3,677.00	NA	NA	0.00	0.00
RMP GREENSBURG	Unsecured	145.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	NA	NA	15,969.93	5,967.37	0.00
SANTANDER CONSUMER USA INC	Secured	26,522.00	26,522.93	12,410.73	12,410.73	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	411.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	NA	1,454.82	1,454.82	543.61	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,097.74	\$12,097.74	\$0.00
Debt Secured by Vehicle	\$12,410.73	\$12,410.73	\$0.00
All Other Secured	\$3,968.22	\$3,968.22	\$0.00
<b>TOTAL SECURED:</b>	<b>\$28,476.69</b>	<b>\$28,476.69</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,495.44	\$1,495.44	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,495.44</b>	<b>\$1,495.44</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,978.14</b>	<b>\$6,717.76</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,210.11</u>
Disbursements to Creditors	<u>\$36,689.89</u>

**TOTAL DISBURSEMENTS :** **\$39,900.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2024

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.